

Information to identify the case:			
Debtor 1	<b>Terri Davis Kenney</b>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	<b>Eastern District of Virginia</b>		
Case number:	<b>20-32394-KRH</b>		
	Social Security number or ITIN	<b>xxx-xx-0647</b>	
	EIN	__-____-	
	Social Security number or ITIN	_____	
	EIN	__-____-	
	Date case filed for chapter	<b>13 5/20/20</b>	

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Terri Davis Kenney	
2. All other names used in the last 8 years		
3. Address	2213 Hildreth St. Richmond, VA 23223	
4. Debtor's attorney Name and address	James E. Kane Kane & Papa, PC 1313 East Cary Street P.O. Box 508 Richmond, VA 23218-0508	Contact phone 804-225-9500 Email: <a href="mailto:jkane@kaneandpapa.com">jkane@kaneandpapa.com</a>
5. Bankruptcy trustee Name and address	Suzanne E. Wade 341 Dial 877-996-8484 Code 2385911 7202 Glen Forest Drive, Ste. 202 Richmond, VA 23226	Contact phone (804) 775-0979 Email: <a href="mailto:ecfsummary@ch13ricva.com">ecfsummary@ch13ricva.com</a>



Debtor **Terri Davis Kenney**

Case number **20-32394-KRH**

<p><b>6. Bankruptcy clerk's office</b></p> <p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a>.</p> <p><b>McVCIS 24-hour case information:</b> Toll Free 1-866-222-8029</p>	<p>701 East Broad Street Richmond, VA 23219</p> <p>Hours open Monday – Friday, 9:00 AM – 4:00 PM ET, except on holidays.</p> <p>Contact phone 804-916-2400</p>	<p><b>For the Court:</b></p> <p>Clerk of the Bankruptcy Court: William C. Redden</p> <p>Date: May 26, 2020</p>
<p><b>7. Meeting of creditors</b></p> <p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p>	<p><b>July 6, 2020 at 09:00 AM</b></p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p>	<p><b>Location:</b> <b>For telephonic 341 creditors meeting, dial-in contact information see 341, notice, section 5. For updates, see, <a href="http://www.vaeb.uscourts.gov">www.vaeb.uscourts.gov</a></b></p>
<p><b>8. Deadlines</b></p> <p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>	<p><b>Deadline to file a complaint to challenge dischargeability of certain debts:</b></p> <p><b>You must file:</b></p> <ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> <p><b>Deadline for all creditors to file a proof of claim (except governmental units):</b></p> <p><b>Deadline for governmental units to file a proof of claim:</b></p> <hr/> <p><b>Deadlines for filing proof of claim:</b></p> <p>A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p> <hr/> <p><b>Deadline to file an Objection to a Proof of Claim</b> is 90 days after the deadline set forth above to file a Proof of Claim.</p> <hr/> <p><b>Deadline to object to exemptions:</b></p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>	<p><b>Filing deadline: September 4, 2020</b></p> <p><b>Filing deadline: July 29, 2020</b></p> <p><b>Filing deadline: November 16, 2020</b></p> <hr/> <p><b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors</p>



Debtor Terri Davis Kenney

Case number 20-32394-KRH

<b>9. Filing of Chapter 13 Plan and Related Motions and Hearing on Confirmation</b>	<p>Local Rule 3015-2 requires attorney for debtor(s) or pro se debtor(s) to serve the Chapter 13 Plan and Related Motions on creditors and interested parties. Objections must be filed not later than 7 days prior to the date set for the confirmation hearing. <b>If no objections are timely filed, there will be no confirmation hearing.</b> Timely filed objections will be heard at the confirmation hearing scheduled to be held:</p> <p><b>July 29, 2020 at 11:10 AM,</b></p> <p>Location: <b>Judge Huennekens – Courtroom, U. S. Bankruptcy Court, 701 E. Broad St., Rm. 5000, Richmond, VA 23219</b></p>
<b>10. Creditors with a foreign address</b>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>
<b>11. Filing a chapter 13 bankruptcy case</b>	<p>Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.</p>
<b>12. Exempt property</b>	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a>. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.</p>
<b>13. Discharge of debts</b>	<p>Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion.</p>
<b>14. Local Rule Dismissal Warning</b>	<p>Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007-1, 1007-3, and 2003-1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004-2 and 6007-1.</p>
<b>15. Manner of Payment of Fees</b>	<p>Exact Change Only accepted for cash payment of fees and services. Payment may also be made by non-debtor's check, money order, cashier's check or a 'not to exceed check' made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card.</p>
<p><i>Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to <a href="http://bankruptcynotices.uscourts.gov">bankruptcynotices.uscourts.gov</a> or call, toll free: 877-837-3424. Case/docket information available on Internet @ <a href="http://www.vaeb.uscourts.gov">www.vaeb.uscourts.gov</a></i></p>	
<p><b>ATTENTION DEBTORS:</b> Receive your court notices and orders by email through the DeBN. Same-day delivery. Convenient Access. Free. For more information and to download the request form, go to <a href="http://www.vaeb.uscourts.gov">www.vaeb.uscourts.gov</a> and select the Debtor Electronic Bankruptcy Noticing link from the ATTENTION DEBTORS DeBN banner.</p>	



## Certificate of Notice Page 4 of 4

United States Bankruptcy Court  
Eastern District of VirginiaIn re:  
Terri Davis Kenney  
DebtorCase No. 20-32394-KRH  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0422-7

User: cummingsj  
Form ID: 309IPage 1 of 1  
Total Noticed: 20

Date Rcvd: May 26, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 28, 2020.

db +Terri Davis Kenney, 2213 Hildreth St., Richmond, VA 23223-3713  
tr +Suzanne E. Wade, 341 Dial 877-996-8484 Code 2385911, 7202 Glen Forest Drive, Ste. 202, Richmond, VA 23226-3770  
15366479 +AES/PHEAA, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461  
15366487 +Miramed Revenue Group, Attn: Bankruptcy, 255 West Michigan Ave, Jackson, MI 49201-2218  
15366488 +Professional An, 2135 Espey Ct, #7, Crofton, MD 21114-2442  
15366489 +Rva Fin Fcu, Attn: Bankruptcy Dept, 1700 Robin Hood Rd, Richmond, VA 23220-1012  
15366490 +Servicemaster, 2419 Westwood Ave, Richmond, VA 23230-4013  
15366492 +St Mary S Hospi, 2000 Riveredge Pkwy, Atlanta, GA 30328-4694  
15366493 +TACS, P O Box 31800, Henrico, VA 23294-1800  
15367270 +U.S. Attorney, 919 E Main Street, Suite 1900, Richmond, VA 23219-4622

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: jkane@kaneandpapa.com May 27 2020 04:37:02 James E. Kane, Kane &amp; Papa, PC, 1313 East Cary Street, P.O. Box 508, Richmond, VA 23218-0508

15366480 +EDI: COMCASTCBLCENT May 27 2020 08:08:00 Comcast, 5401 Staples Mill Road, Henrico, VA 23228-5443  
15366481 +E-mail/Text: electronicbkydocs@nelnet.net May 27 2020 04:37:51 Department of Education/582/Nelnet, Attn: Bankruptcy, Po Box 82561, Lincoln, NE 68501-2561  
15366482 E-mail/Text: loanservicing@fahe.org May 27 2020 04:37:14 Fahe, Inc., 106 Pasco Street, Berea, KY 40403-0000  
15366483 +EDI: BLUESTEM May 27 2020 08:08:00 Fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820  
15366485 EDI: IRS.COM May 27 2020 08:08:00 Internal Revenue Service, Centralized Insolvency Operati, P. O. Box 7346, Philadelphia, PA 19101-7346  
15366486 EDI: JEFFERSONCAP.COM May 27 2020 08:08:00 Jefferson Capital Systems, LLC, Attn: Bankruptcy, 16 Mclelland Road, Saint Cloud, MN 56303-0000  
15366491 +EDI: CBS7AVE May 27 2020 08:08:00 Seventh Ave, Attn: Bankruptcy Dept, 1112 7th Ave, Monroe, WI 53566-1364  
15366494 +EDI: VERIZONCOMB.COM May 27 2020 08:08:00 Verizon, P.O. Box 660720, Dallas, TX 75266-0720  
15366495 +E-mail/Text: bkr@taxva.com May 27 2020 04:38:12 Virginia Dept. of Taxation, P O Box 2156, Richmond, VA 23218-2156

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

15366484 George Kenney

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 28, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 21, 2020 at the address(es) listed below:

James E. Kane on behalf of Debtor Terri Davis Kenney jkane@kaneandpapa.com,  
info@kaneandpapa.com, bfrazier@kaneandpapa.com, gwhite@kaneandpapa.com, sfalkowski@kaneandpapa.com  
John P. Fitzgerald, III USTPRegion04.RH.ECF@usdoj.gov  
Suzanne E. Wade ecfsmary@chl3ricva.com, trustee@chl3ricva.com; fred@cmcl3.net

TOTAL: 3